

Information to identify the case:

Joy Z Del Carmen

Debtor 1:
First Name Middle Name Last Name
Debtor 2:
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court: Northern District of Illinois
Case number: 25-01968

Social Security number or ITIN: xxx-xx-9893
EIN: _____

Social Security number or ITIN: _____
EIN: _____

Date case filed for chapter: 13 2/9/25

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|--|
| 1. Debtor's full name | Joy Z Del Carmen | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 5012 N Cicero Chicago, IL 60630 | |
| 4. Debtor's attorney | David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076 | Contact phone 847-673-8600 Email: cutlerfilings@gmail.com |
| 5. Bankruptcy trustee | Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604 | Contact phone 312-431-1300 |
| 6. Bankruptcy clerk's office | Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/10/25 |

For more information, see page 2

Debtor Joy Z Del Carmen

Case number 25-01968

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|--|---|--|
| 7. Meeting of creditors | March 5, 2025 at 01:00 PM | Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 746 523 0004, and Passcode 0225301968, OR call 1-872-282-7124 |
| | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | For additional meeting information, go to www.justice.gov/ust/moc . |
| 8. Deadlines | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 5/5/25 |
| | You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | |
| | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 4/21/25 |
| | Deadline for governmental units to file a proof of claim: | Filing deadline: 8/8/25 |
| | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 9. Filing of plan | The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 4/12/25 at 10:00 AM , Location: Courtroom 642, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 817 7512 and passcode 623389. | |
| | The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan. | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. | |

In re:

Joy Z Del Carmen

Debtor

Case No. 25-01968-MBS

Chapter 13

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Feb 10, 2025

Form ID: 309I

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:**Recip ID****Recipient Name and Address**db
ustact

- + Joy Z Del Carmen, 5012 N Cicero, Chicago, IL 60630-2409
- + Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address**

aty

Email/Text: cutlerfilings@gmail.com

Date/Time**Recipient Name and Address**

Feb 10 2025 22:39:00 David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076

tr

- + Email/Text: courtnotices@chi13.com

Feb 10 2025 22:42:00

Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503

31275554

- + EDI: TSYS2

Feb 11 2025 03:19:00

Barclays, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801

31275558

Email/Text: BNCNotice-Forward@cityofchicago.org

Feb 10 2025 22:40:00

City of Chicago-Dept of Finance, Utility Billing & Customer Service, PO Box 6330, Chicago, IL 60680

31275557

Email/Text: BNCNotice-Forward@cityofchicago.org

Feb 10 2025 22:40:00

City of Chicago Dept. of Finance, Attn: Jean Athey, 121 N LaSalle St, Ste 400, Chicago, IL 60602

31275555

- + EDI: CAPITALONE.COM

Feb 11 2025 03:19:00

Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

31275556

- + EDI: CITICORP

Feb 11 2025 03:19:00

Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040

31275559

- + EDI: WFNNB.COM

Feb 11 2025 03:19:00

Comenity Bank/Carsongs, Po Box 182125, Columbus, OH 43218-2125

31275560

- + EDI: WFNNB.COM

Feb 11 2025 03:19:00

Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

31275561

- + EDI: WFNNB.COM

Feb 11 2025 03:19:00

Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

31275562

- + EDI: WFNNB.COM

Feb 11 2025 03:19:00

Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873

31275563

- + EDI: WFNNB.COM

Feb 11 2025 03:19:00

Comenity Bk/Ulta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

31275564

- + EDI: WFNNB.COM

Feb 11 2025 03:19:00

Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

31275565

- + EDI: WFNNB.COM

Feb 11 2025 03:19:00

Comenity/Burlington, Attn: Bankruptcy, Po Box

CERTIFICATE OF NOTICE

District/off: 0752-1

Date Rcvd: Feb 10, 2025

User: admin

Form ID: 309I

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Total Noticed: 29

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|----------|---|----------------------|---|
| 31275566 | + Email/PDF: creditonebknotifications@resurgent.com | Feb 10 2025 22:38:03 | 182125, Columbus, OH 43218-2125 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873 |
| 31275569 | EDI: CITICORP | Feb 11 2025 03:19:00 | Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104 |
| 31275567 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Feb 10 2025 22:40:00 | Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555 |
| 31275568 | + Email/Text: slnoticing@gmail.com | Feb 10 2025 22:40:00 | Go Credit, 2400 E Devon Ave, Des Plaines, IL 60018-4619 |
| 31275571 | + Email/Text: bnc@nordstrom.com | Feb 10 2025 22:41:45 | Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555 |
| 31275572 | EDI: PRA.COM | Feb 11 2025 03:19:00 | Portfolio Recovery, Po Box 41067, Norfolk, VA 23541 |
| 31275575 | Email/Text: bankruptcy@snapfinance.com | Feb 10 2025 22:39:00 | Snap Financial, PO Box 26561, Salt Lake City, UT 84126 |
| 31275573 | + Email/Text: enotifications@santanderconsumerusa.com | Feb 10 2025 22:42:00 | Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244 |
| 31275574 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Feb 10 2025 22:43:00 | Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250 |
| 31275576 | + EDI: SYNC | Feb 11 2025 03:19:00 | Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 31275577 | + EDI: SYNC | Feb 11 2025 03:19:00 | Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 31275578 | + EDI: WTRRNBNK.COM | Feb 11 2025 03:19:00 | Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 |
| 31275579 | + EDI: VERIZONCOMB.COM | Feb 11 2025 03:19:00 | Verizon, Po Box 650051, Dallas, TX 75265-0051 |

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| ust | *+ | Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027 |
| 31275570 | ##+ | Merchants Credit, 223 W Jackson Blvd, Ste 700, Chicago, IL 60606-6914 |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

| | |
|---------------|-------------------------------|
| Adam G. Brief | Ustpregion11.es.ecf@usdoj.gov |
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|----------------|---|
| David H Cutler | on behalf of Debtor 1 Joy Z Del Carmen cutlerfilings@gmail.com r48280@notify.bestcase.com |
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| Marilyn O Marshall | courtdocs@chi13.com |
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TOTAL: 3